

Fig. 1

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Search	Internet Portal.com (personalized page)		
	Server Name	User Name	Password
Agent	LBC.com	John Doe	XXXXXXX
Last	My Bank.com	John R. Doe	XXXXXX
Update	My Stocks.com	John R. Doe	XXXXXXXXXX
ADD	My Shopping.com	Jane L. Doe	XXXXXXX
	Mortgage.Com	John/Jane Doe	XXXXXXXXXX
	Airline.com	John Doe	XXXXXXX

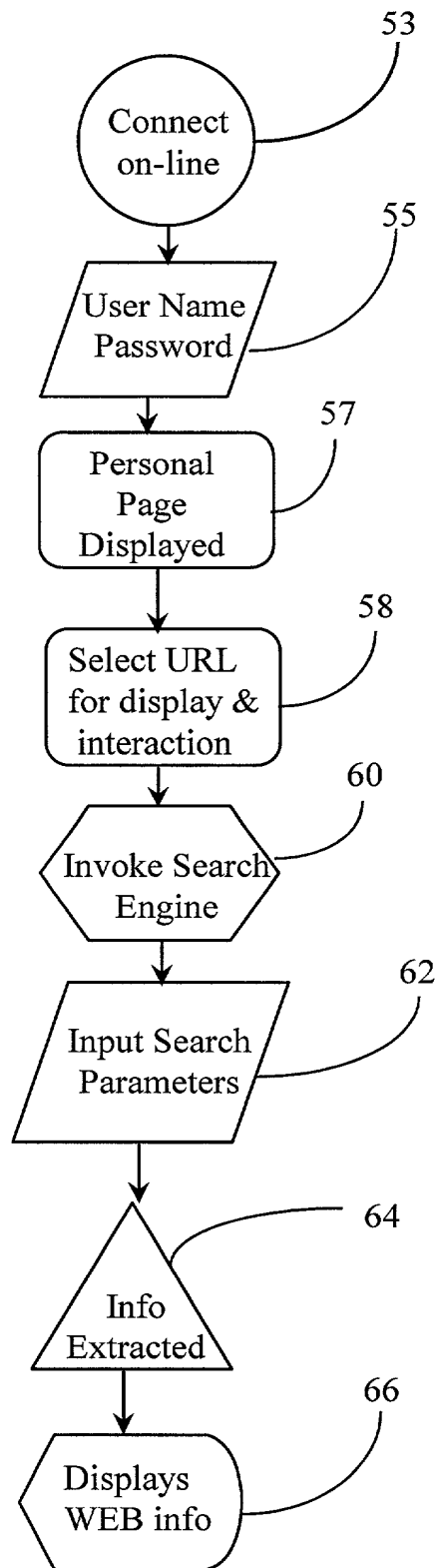
Search String

51

52

Search

Fig. 2



**Fig. 3**

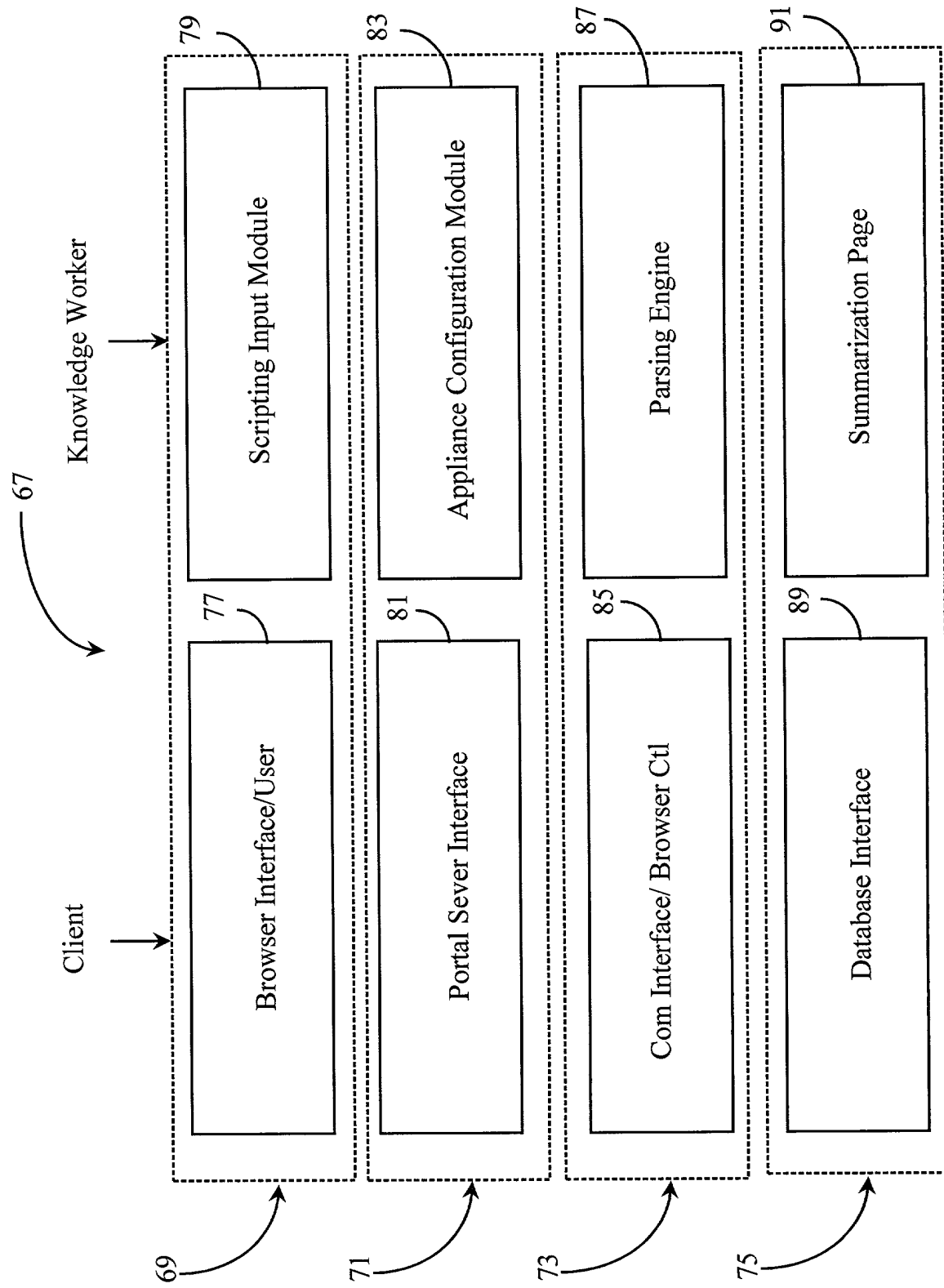
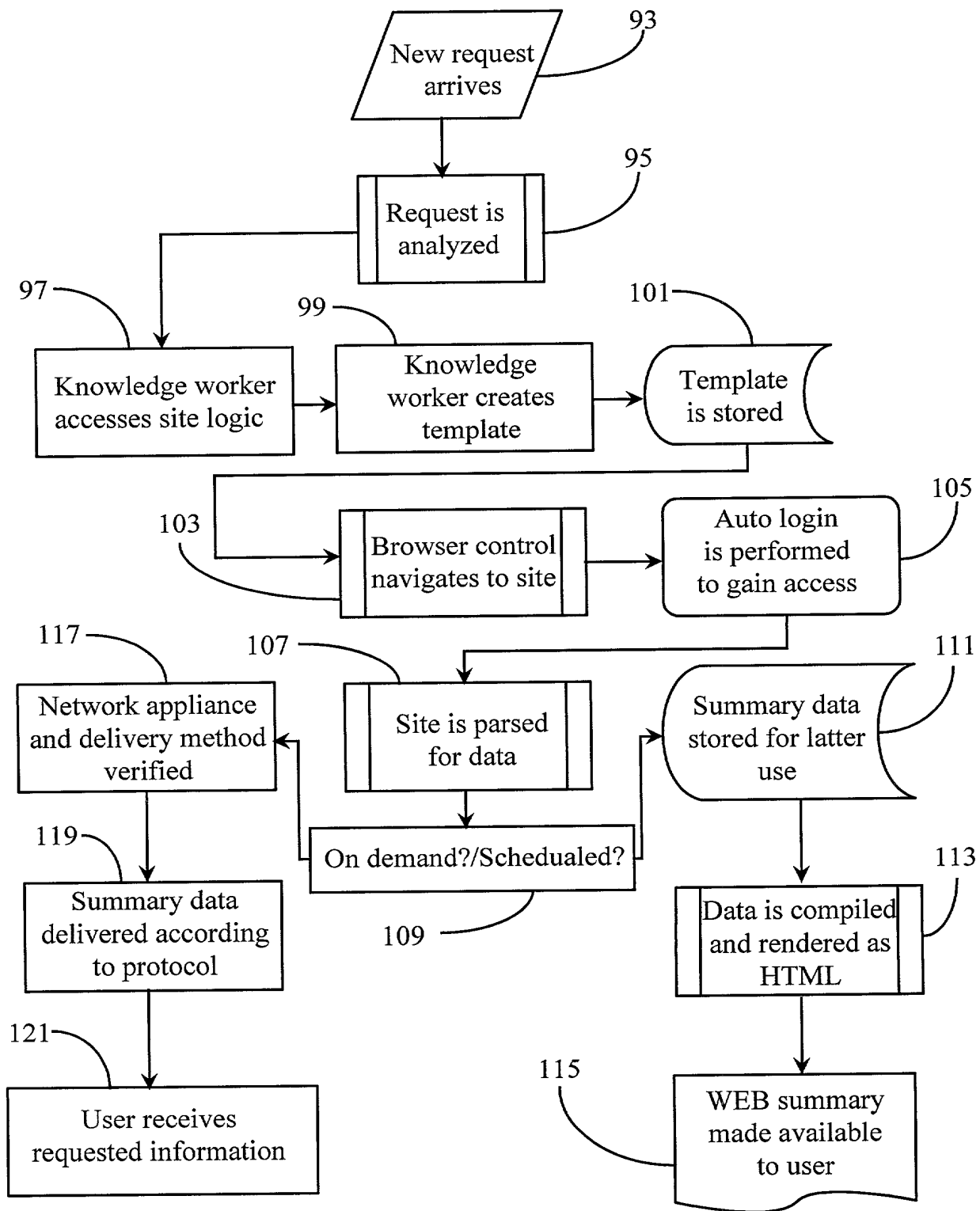
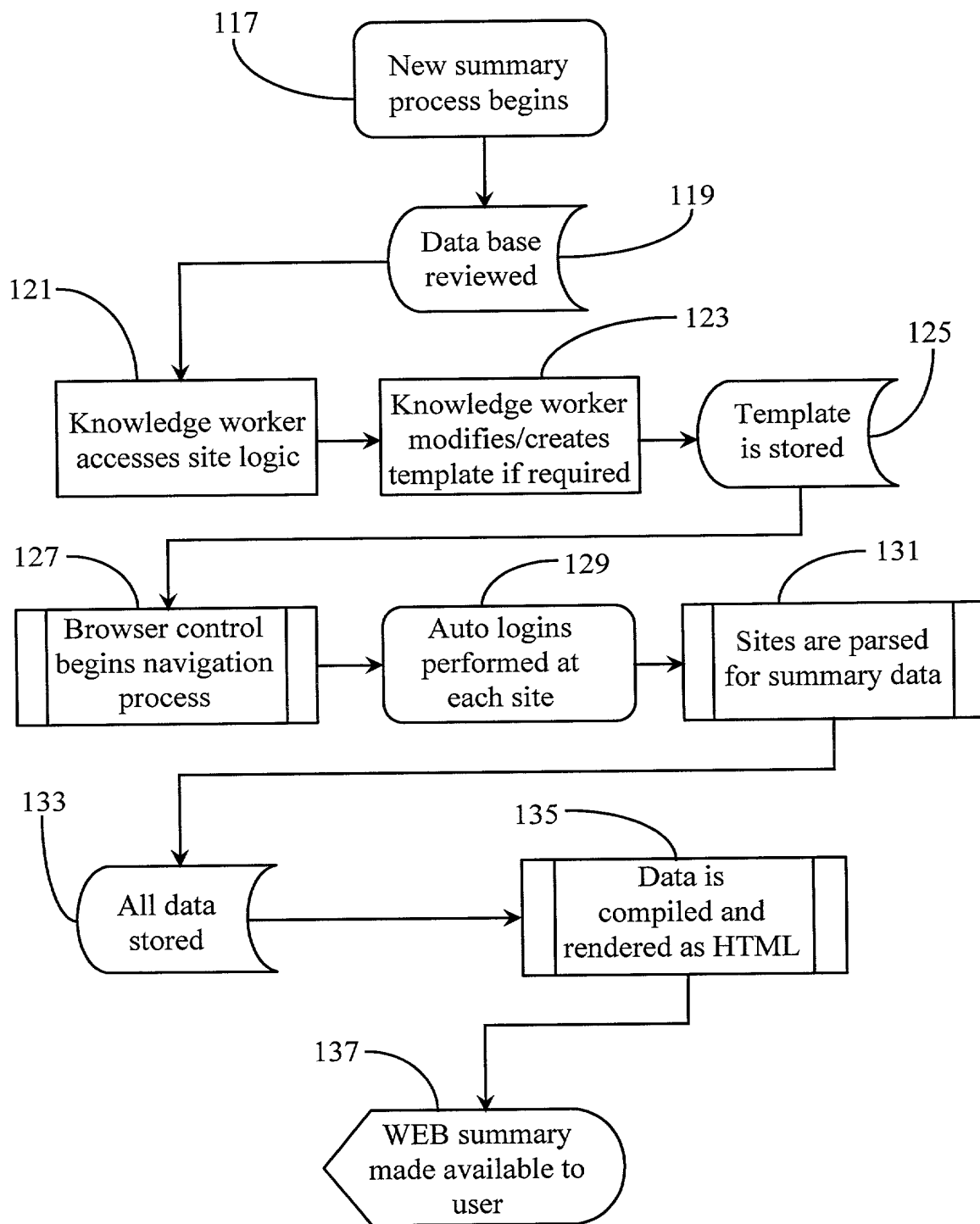


Fig. 4



**Fig. 5**



**Fig. 6**

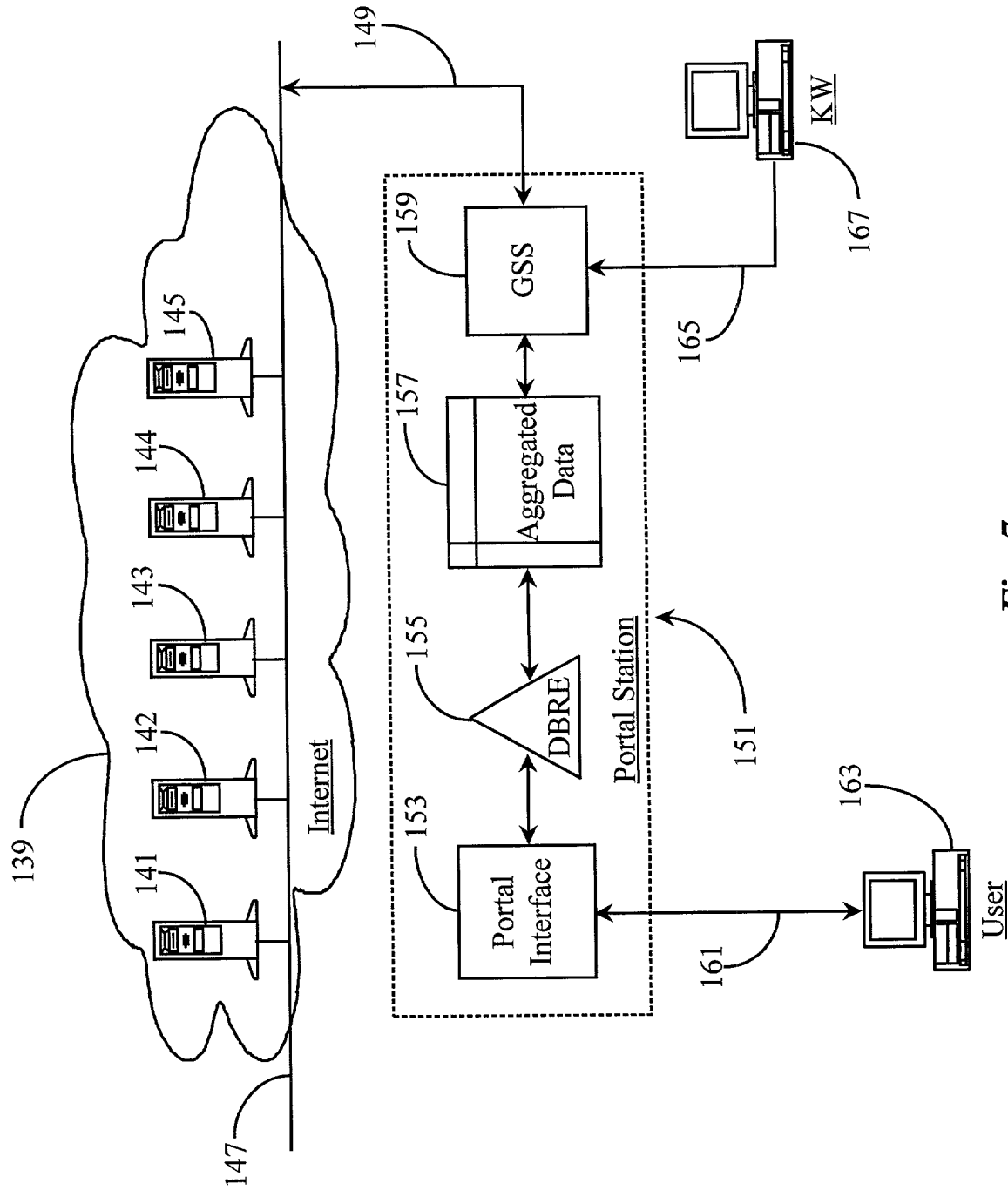


Fig. 7

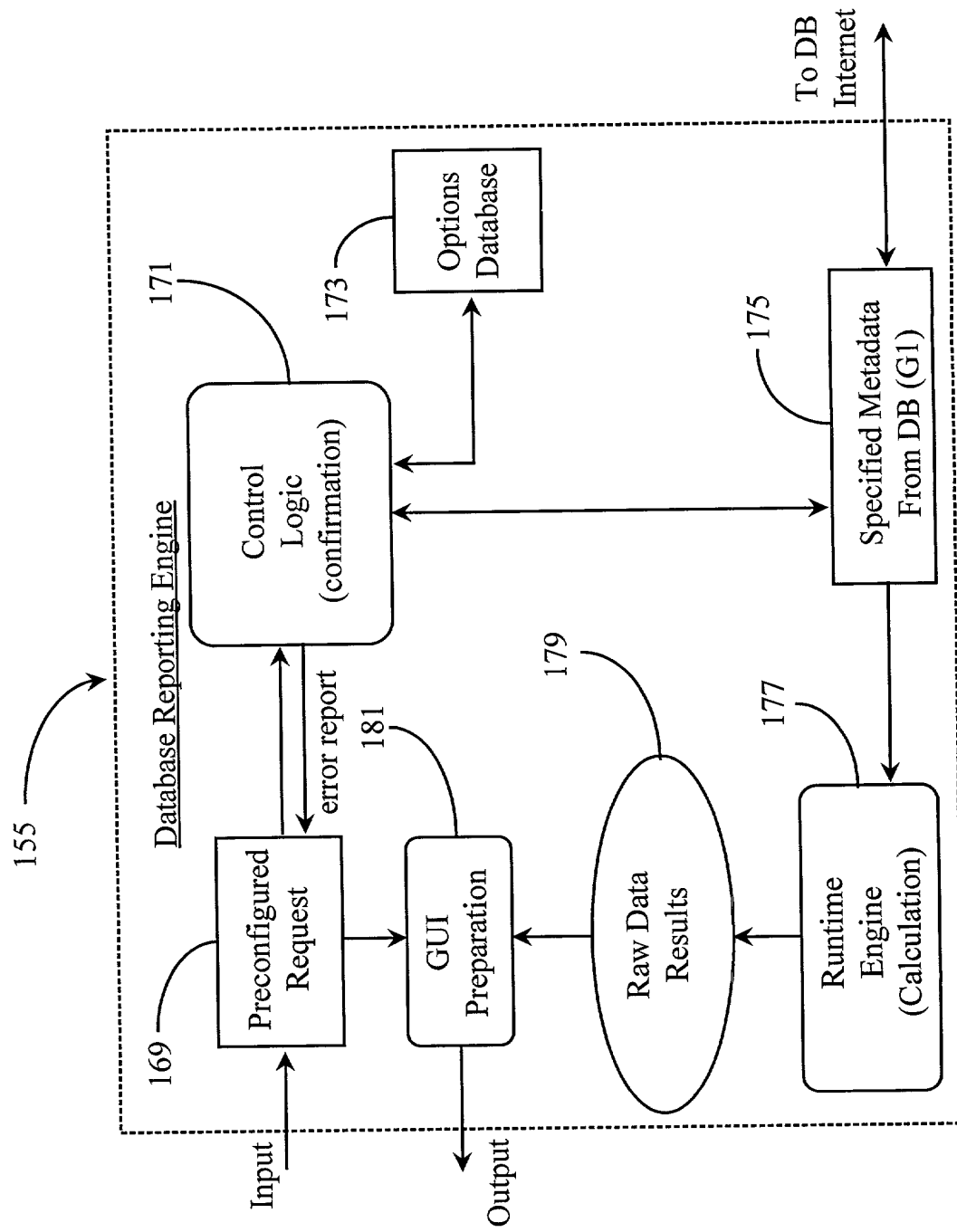
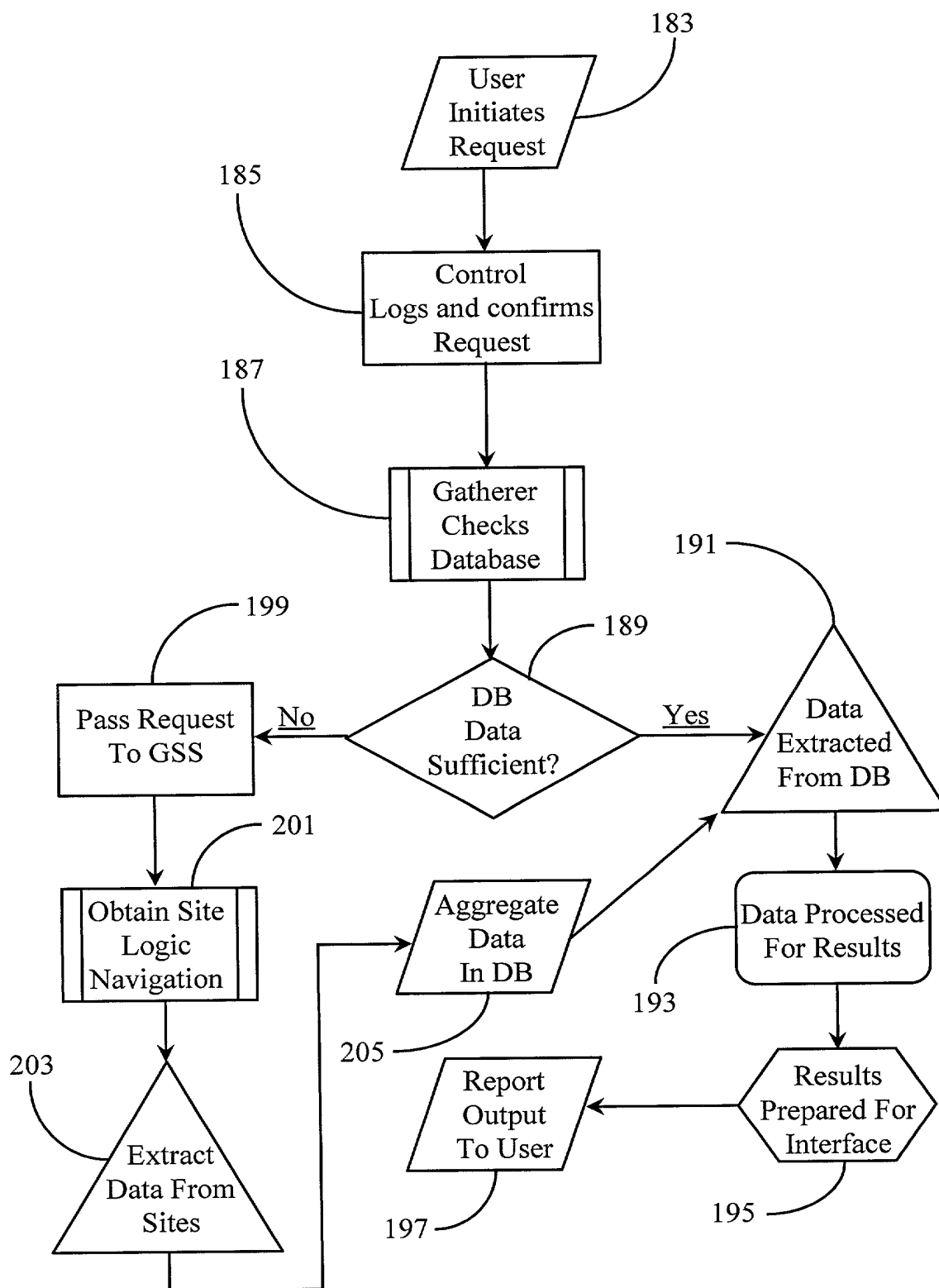


Fig. 8





**Fig. 9**



**Fig. 10**

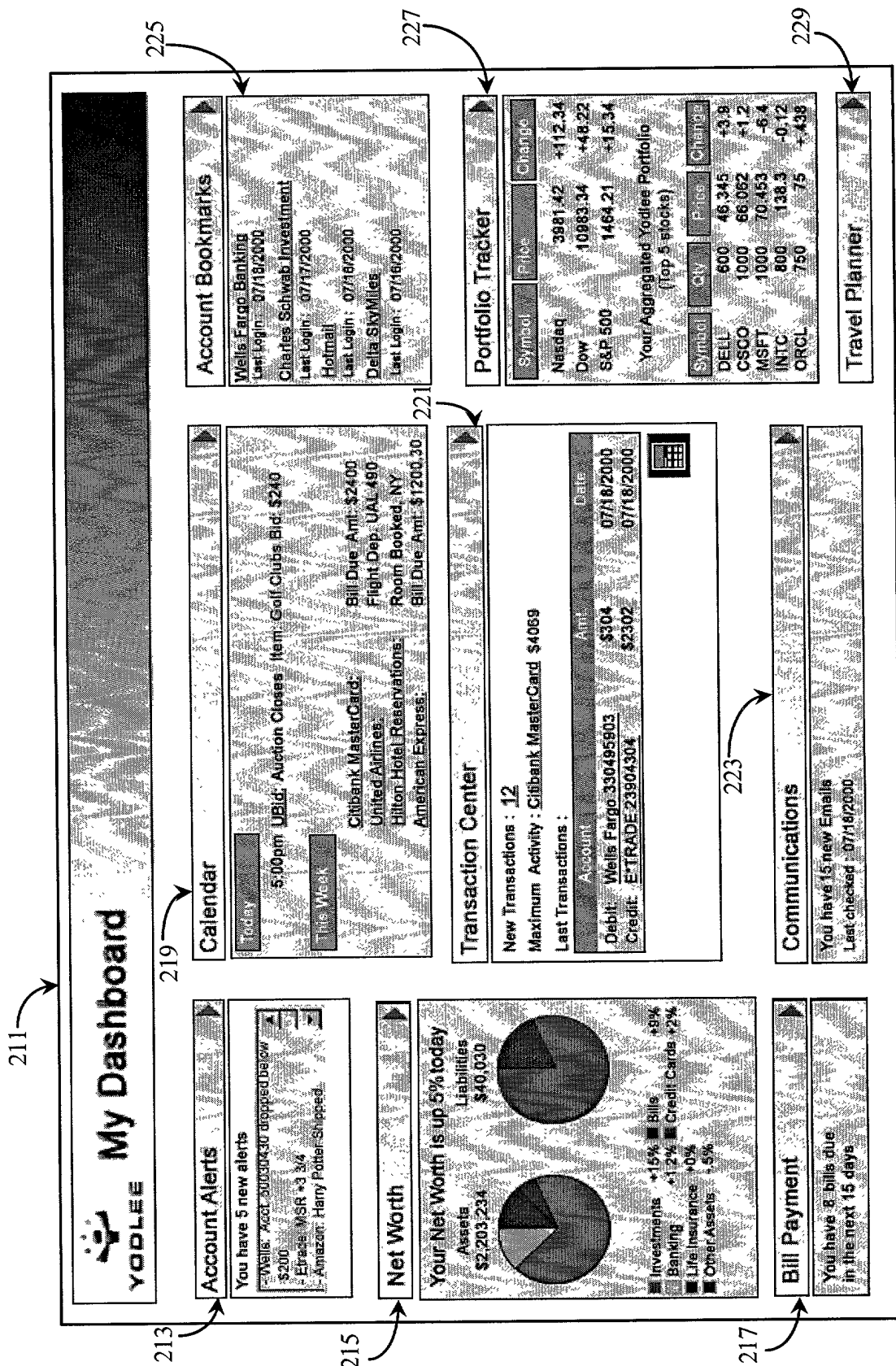


Fig. 11

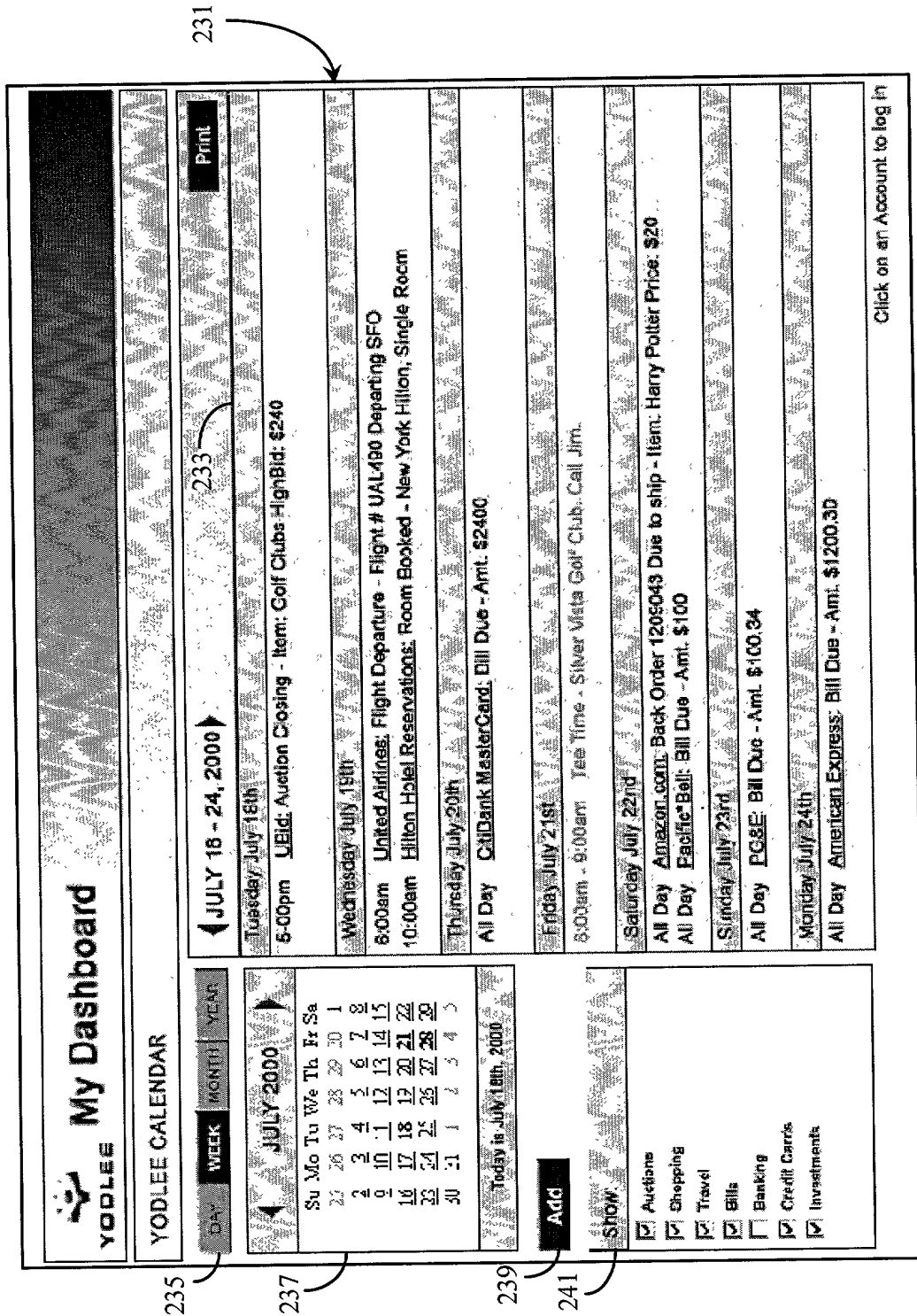


Fig. 12

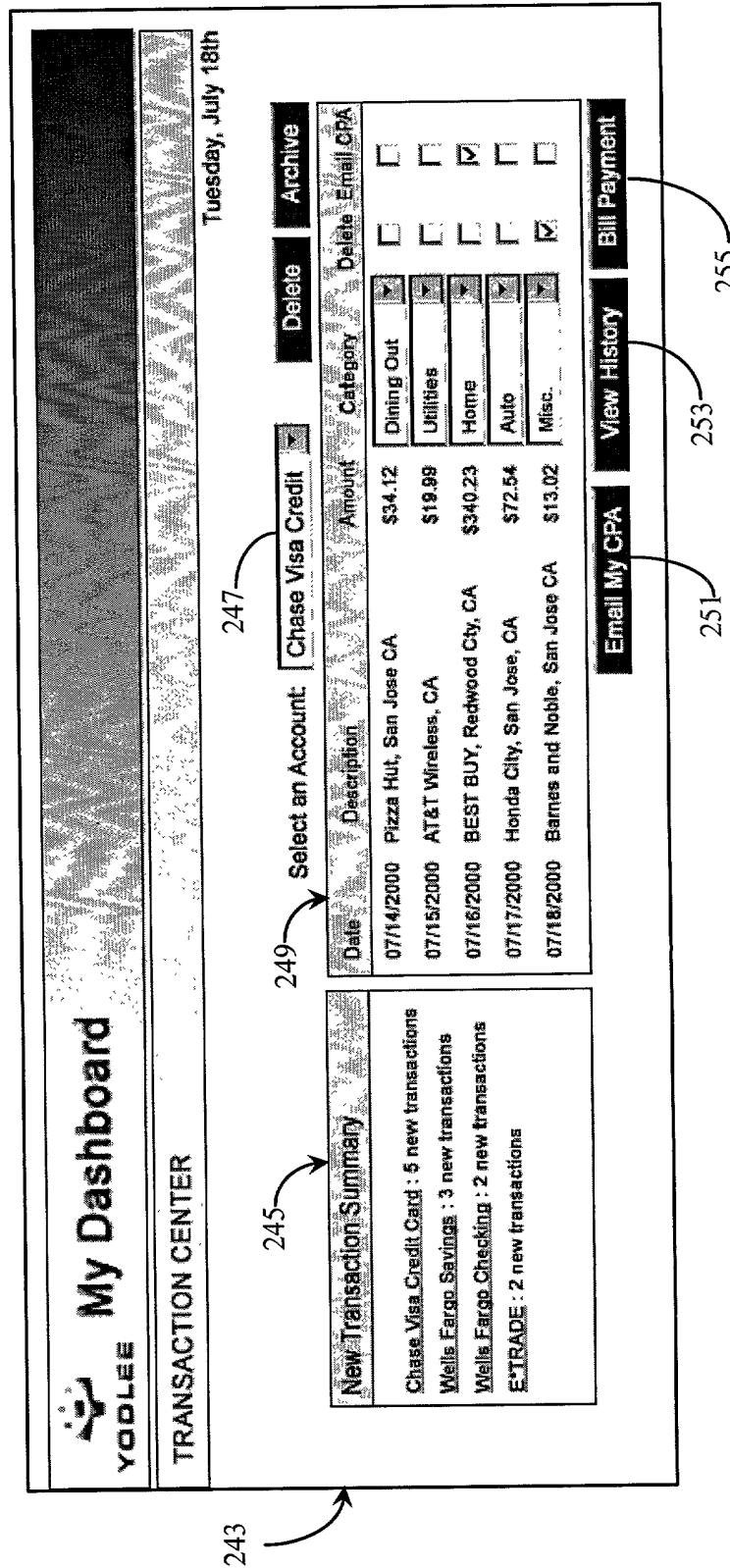


Fig. 13

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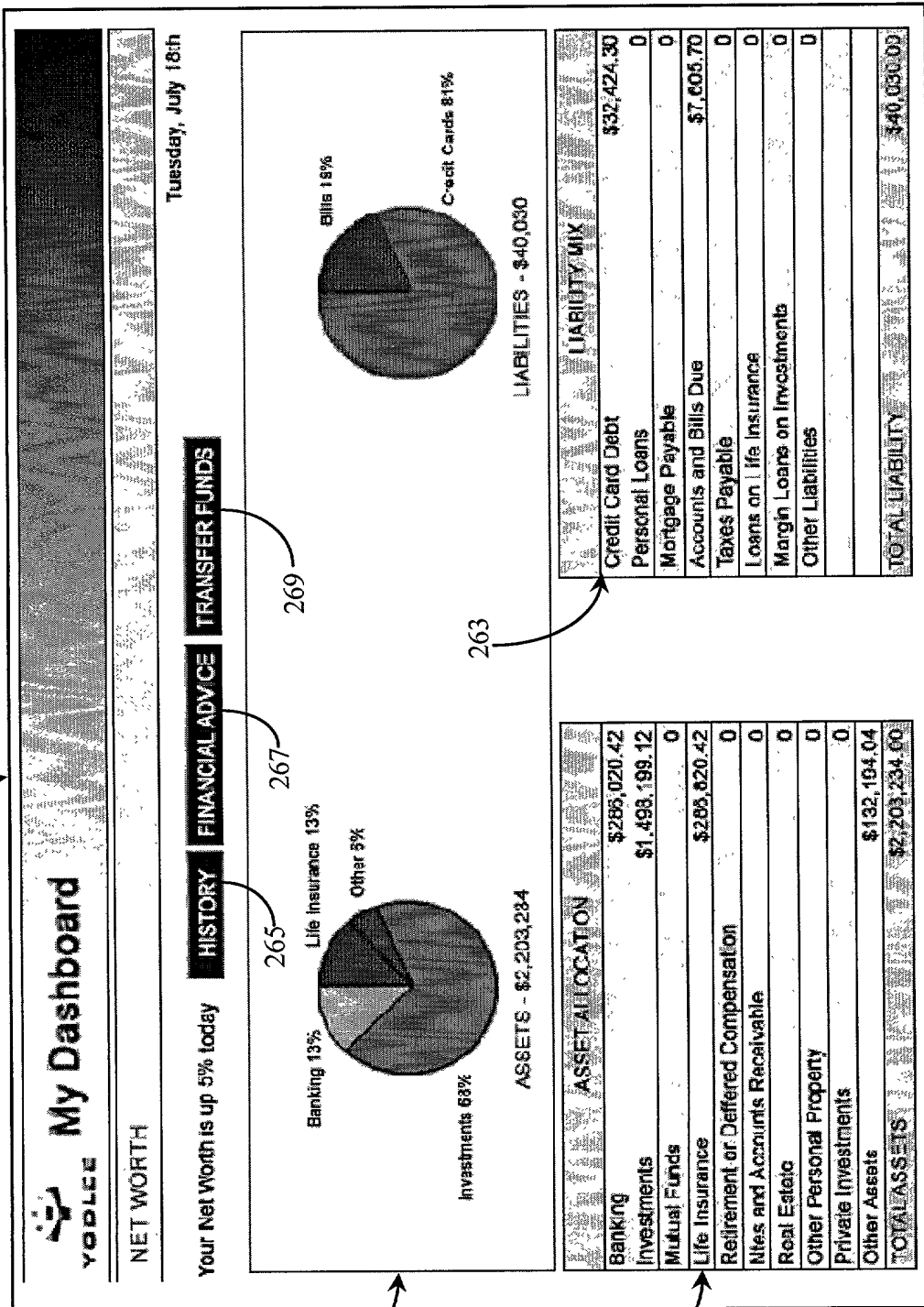
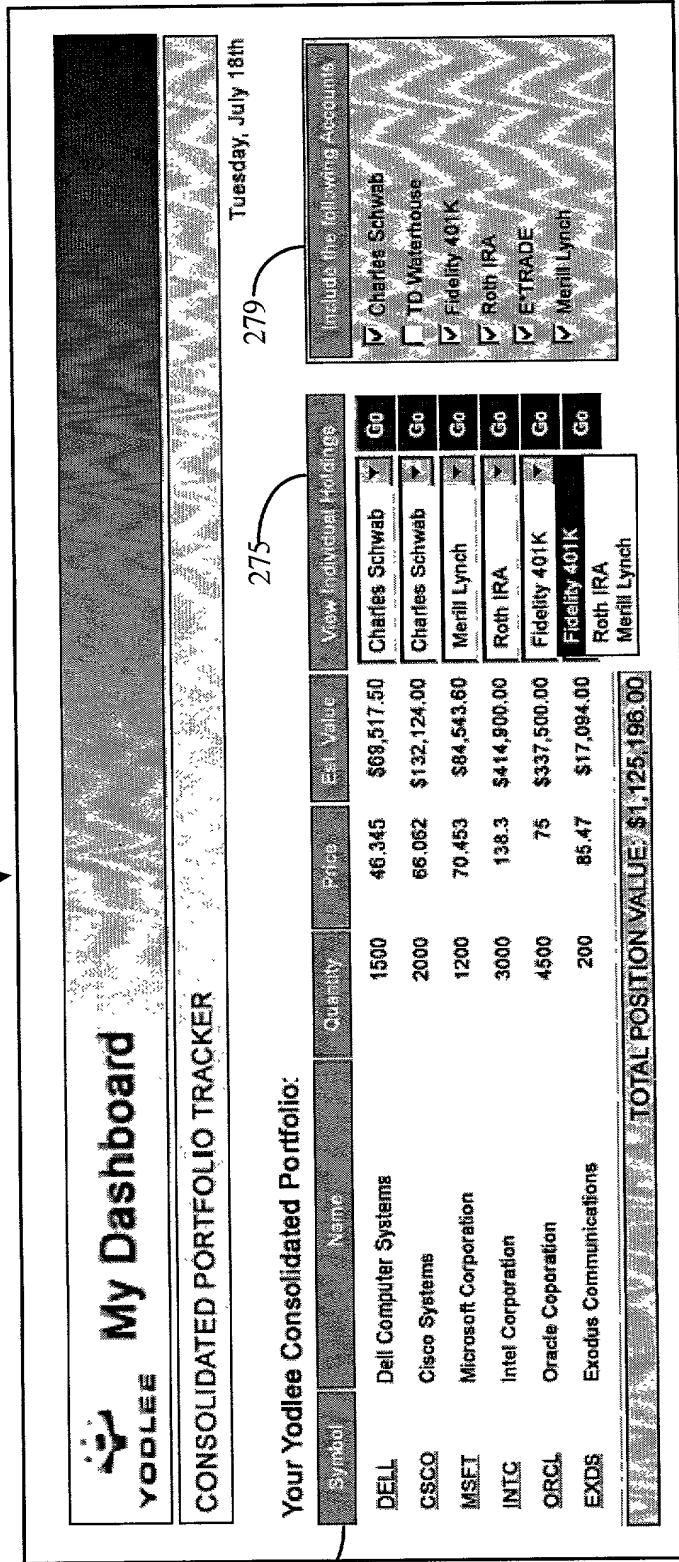


Fig. 14

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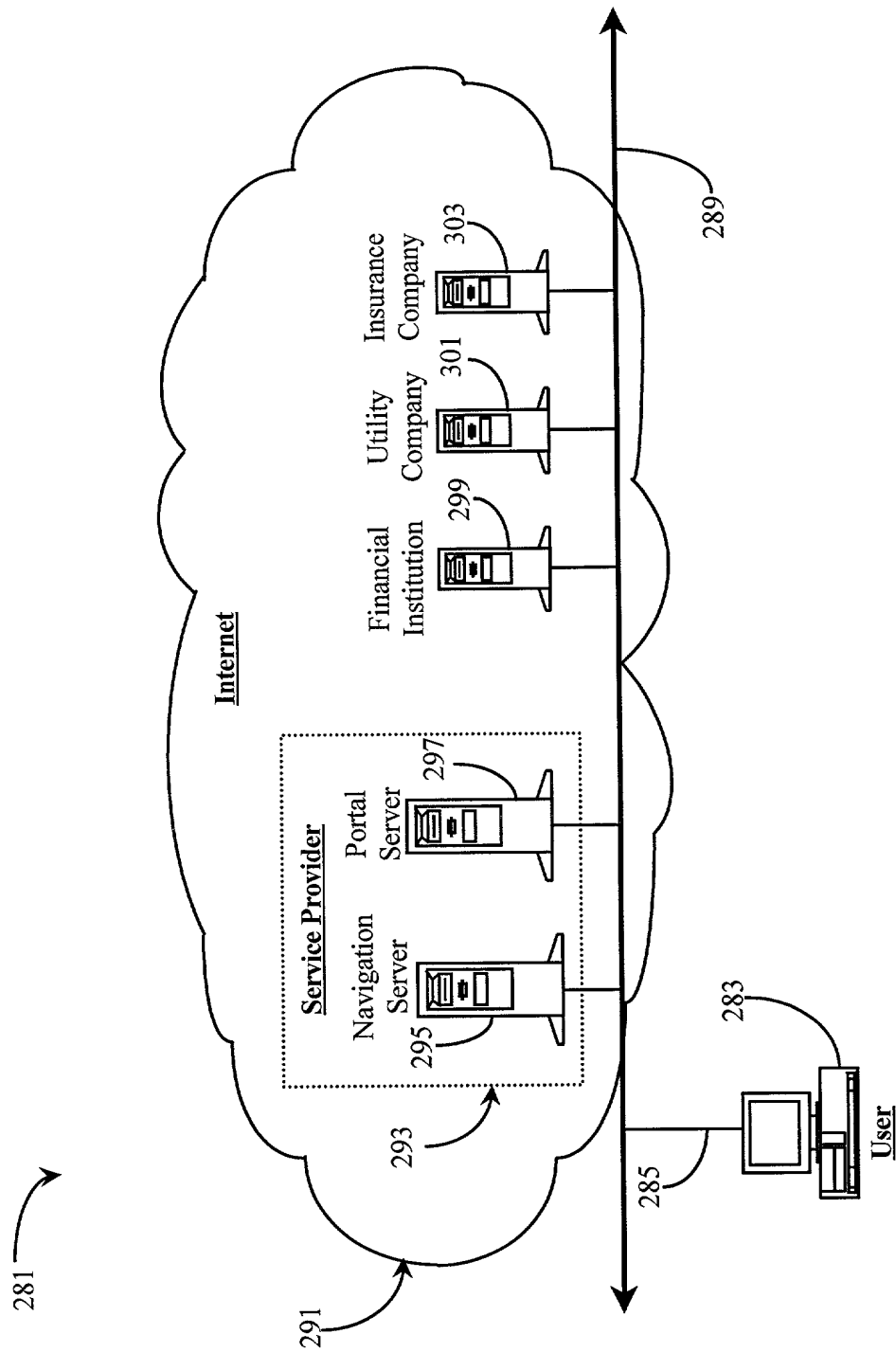


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Fig. 15



*Fig. 16*



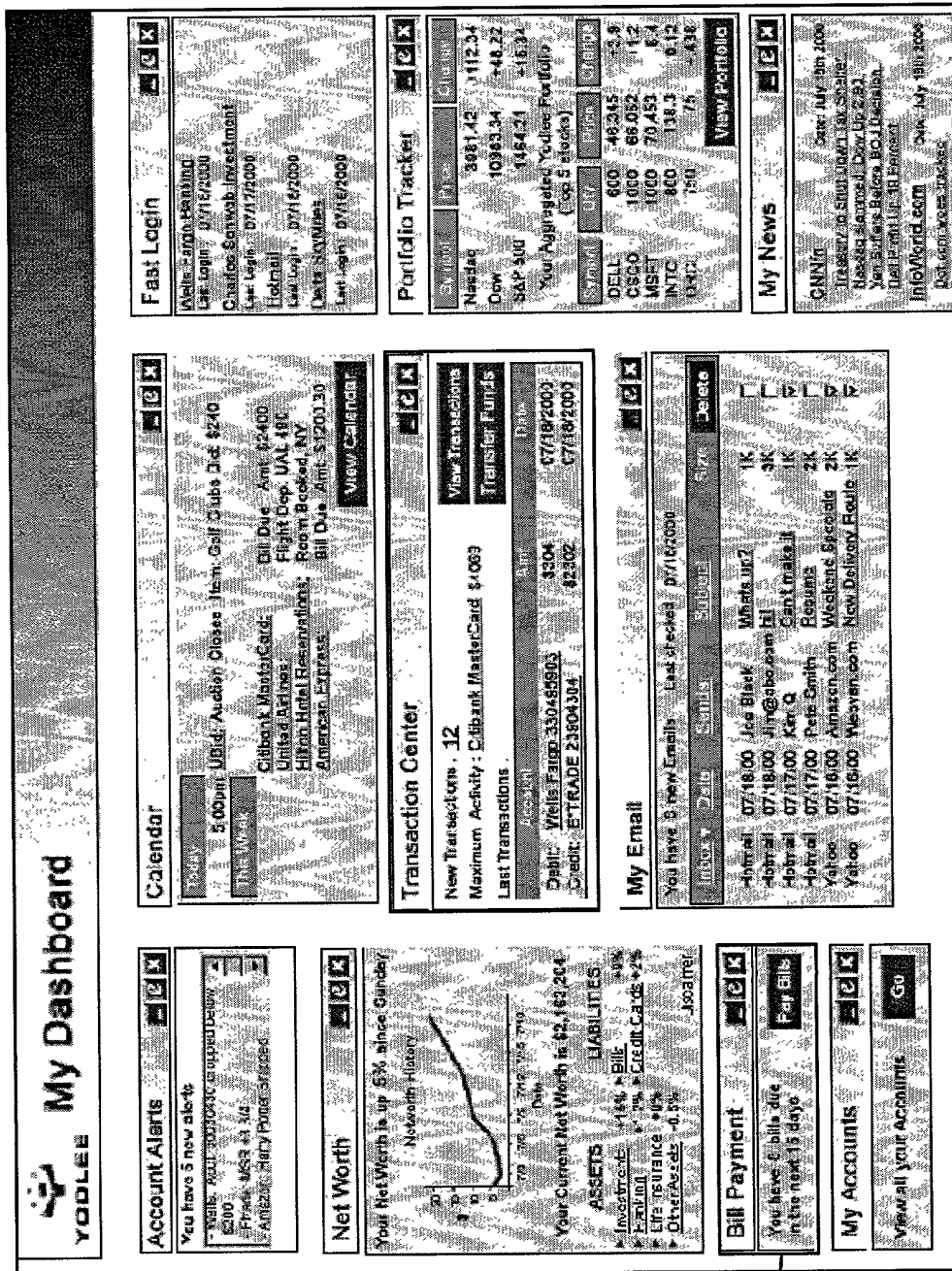


Fig. 17

# Bill Payment Center

## My Dashboard

BILL PAYMENT CENTER

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View History

Recurring Payments

Pay Anyone

Transfer Funds

Calendar

Preferences

Refresh All

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313

315

319

321

Bill Inbox

Due Date	Payee	Account #	Amount Due	Balance	Refresh Status	Bill Toolbox
07/20/2000	Citibank MasterCard	123456-xxx	\$2400.00	\$2400.00	6 hours ago	View Bill
07/22/2000	Pacific Bell	515 555 1212	\$ 300.46	\$400.23	5 hours ago	View Bill Pay Bill
07/23/2000	PayPal-jsmith@acme.com	joes@visto.com	\$ 100.34	\$100.34	1 hour ago	Mark as Paid Delete
07/24/2000	American Express	3154-548-543	\$1000.00	\$1809.00	2 hours ago	Advice Alerts
07/25/2000	EBay: Big Bertha Driver	Item# 526063	\$175.00	N/A	6 min. ago	View Bill
07/28/2000	Sallie Mae	2458789	\$250.00	\$15,000.00	1 day ago	View Bill
07/30/2000	State Farm Insurance	47899-0325	\$65.35	N/A	4 hours ago	View Bill
08/05/2000	Countrywide Home Loans	36521-2523	\$2,764.34	\$253,404.23	25 min ago	View Bill

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Payment Accounts

Account Name	Account Number	Account Type	Account Balance	Refresh Status
Wells Fargo	2566-3503	Checking	\$4,344.23	6 hours ago
Bank of America	478-686-686	Savings	\$10,334.34	3 hours ago
PayPal	joes@visto.com	P2P	\$(75.00)	1 hour ago
E*Trade	HX-54875	Checking	\$25,253.25	2 hours ago


Fig. 18

**Mark as Paid - Input form**

[illegible]

**Fig. 19**

# Time/Debit Configure Interface


**My Dashboard**

CREDIT CARD CALCULATORS

Dashboard

Choose a credit card calculator : ☐ How long will it take to pay off my balance?

How long will it take to pay off my balance?

Inputs (These fields have been pre-filled using your existing account info.)

Amount Now Owed	\$	2,400
Future Monthly Charges	\$	1,500
Future Monthly Payments	\$	1,700
Annual Rate	%	9.98
Annual Fee	\$	0
Desired Months Until Pay Off		6

Future Rate Change :

☐ None  
☒ An Increase of  % per year  
☐ A Decrease of  % per year

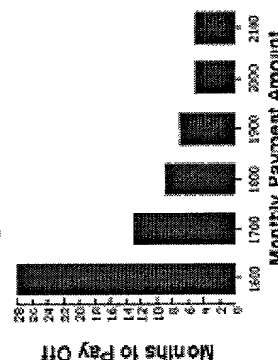
**RESULTS**

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1,700, you'll repay your outstanding balance in 13 months


**TABLE**



Monthly Payment Amount	Months to Pay Off
1500	28
1600	24
1700	20
1800	16
1900	12
2000	8
2100	6

Fig. 20

## View Bill Payment History


**My Dashboard**

BILL PAYMENT CENTER
 

Dashboard

### Bill Payment History - Last 10 Payments and Transfers

Date Paid	Status	Payee	Paid From Account	Amount Paid
07/20/2000	Pending	John Smith (jsmith@acme.com)	PayPal	\$100.34
07/20/2000	Pending	Pacific Bell	CitiBank Checking	\$300.45
07/20/2000	Pending	Citibank MasterCard	CitiBank Checking	\$ 2400.00
07/16/2000	Pending	MCI Worldcom	Fidelity MMA	\$ 33.08
07/16/2000	Complete	John Smith (jsmith@acme.com)	PayPal	\$100.00
07/15/2000	Complete	Slate Farm Insurance	Fidelity MMA	\$240.00
07/14/2000	Complete	Funds Transfer from E*TRADE	Prudential	\$1,000.00
07/13/2000	NSF	Funds Transfer from BankOne	E*TRADE	\$531.34
07/13/2000	Rejected	Patty Neal (patty@hotmail.com)	BillPoint	\$32.15
07/12/2000	Complete	Discover Card	CitiBank Checking	\$3,234.00

Next 10 payments

Fig. 21

# Transfer Funds

**My Dashboard**

TRANSFER FUNDS

Dashboard

TRANSFER FUNDS

TRANSFER:

\$500

ON:

09/20/00

FROM:

Wells Fargo Banking - 1234567-xxx  
BankOne - 2309036708  
E\*TRADE - 98765-43xx  
Wells Fargo Banking - 1234567 xxx  
Wells Fargo Banking - 7374848 xxx

TO:

BankOne - 2309036708  
BankOne - 2309036708  
E\*TRADE - 98765-43xx  
Wells Fargo Banking - 1234567 xxx  
Wells Fargo Banking - 7374848 xxx

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Transfer Funds

Cancel

Add a New Account

Pending Transfers

Transfer Date	From	To	Amount
09/08/00	Wells Fargo Banking 1234567890-xxx	E*TRADE 987654321-xxx	\$5000.00

Inquire

Last 10 Payments and Transfers

Date	Status	From Account	Payee	Amount
06/26/00	Pending	Wells Fargo Banking	Funds Transfer to E*TRADE	\$5000.00
06/12/00	Complete	Fidelity MMA	Landlord	\$1,500.00
06/11/00	Complete	Wells Fargo Checking	AT&T	\$32.57
06/11/00	Complete	Wells Fargo Checking	Payroll	\$33.03
06/10/00	Complete	PayPal	John Smith	\$100.00
06/10/00	Complete	Fidelity MMA	State Farm Insurance	\$240.00

Active Balance

Wells Fargo Banking - 1234567-xxx

Current Balance \$3,000.25

Wells Fargo Mastercard (\$2,400.00)

Final Balance \$600.25

Edit List


Part One - 2309036708

Current Balance \$3,504.33

Fig. 22

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Account Information

**My Dashboard**  
YODLEE

ACCOUNT INFORMATION

Dashboard

We need some additional information to complete this transaction

Enter your complete Wells Fargo Account Number

1234567-888

Enter your BankOne Routing Number  
(This is the 9 digit number on the bottom left corner of your check)


Enter

Cancel

343

345

Fig. 23

**My Dashboard**  
YODLEE

TRANSFER CONFIRMATION

Dashboard

You have requested the following transaction

Transfer \$500 from Wells Fargo Banking - 1234567-888 to BankOne - 2398036798

Routing # 987987987 on 09/20/00

Please confirm these fund transfer details.

OK


Edit

Cancel

Fig. 24



# Pay Bill

**X.com**  
PAYPAL

My Account

Overview

Send Money

Request Money

Web Tools

Auction Tools

Add Funds

Withdraw Funds

History

Profile

Referrals

HEX DOG IT

Money Request Details

Request Received

From

Ismith@ecme.com

To

lone@vish.com

Subject

The Money You Owe Me

Note

Status

Pending

Amount

\$ 100.34

Periling

☐ Click here if you would like a receipt for this transaction sent via email

Pay

Cancel Money Request


Return to My Account

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Fig. 25

## User Confirmation

**YODLEE**

BILL PAYMENT CENTER

Dashboard

If you just paid PayPal - jsmith@acme.com, please confirm the following information and the item will be removed from your inbox and placed in the payment history.

If you didn't pay this bill and you want to keep this bill in you inbox please select cancel

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Billers : PayPal - jsmith@acme.com

Amount Due: \$100.34

Account Balance: \$100.34

Due Date: 07/23/00

Payment Date: 07/20/00

Account Debited: PayPal - joe@visio.com

Amount Paid: \$100.34

Purpose: Personal

Cancel

Confirm

Fig. 26

## Pay Anyone

Enter the payment information below, then click **Pay Now** to send the payment

Joanle Cunningham 1234 Happy Days Drive Small Town, CA 12345		Payment Date: 03/08/2000
Pay to the order of: Richie Cunningham - Brother	Amount: \$ 30.00	
From Bank Account: My Checking 123456-7		

**Pay Now**

\*The Payment Date is the date you can expect your payee to receive this payment.

Fig. 27

## View Bill

su

CitiPlace<sup>SM</sup> • Account Online • Financial Solutions • Credit Matters • Statement Advice • Privacy • U.S. Cards Home

## statements account ONLINE

### Account Online Home

#### Account Summary

- Initiated Activity
- Statements
- Make a Payment

#### Account Management

- Express Request
- Help/Contact Us
- Feedback

#### Log-off

Filed transactions for account XXXX-XXXX-XXXX-3'03 for period ending 01/16/00

Minimum Payment Due Quick Reference \$20.00

Payment due date: 07/20/00

Credit limit: \$5,000.00

Available credit: \$7,100.00

## Recurring Payments

### Repeating Payments

The payments on this list are generated based on a schedule specified by you. You may add new Repeating Payment schedules, or edit the ones you currently have in this list.

**Add New Repeating Payment**

Payee	Payee Description	Amount	Frequency	End Date	From Bank Account	View/Edit   Delete
Courtwide	Mortgage	\$1,104.30	Once Every Month	Until Further Notice	Mr. Cracking 1234567	View/Edit   Delete
Court Mutual Group	Insurance	\$225.00	Once Every Month	Until Further Notice	Mr. Cracking 1234567	View/Edit   Delete

Fig. 29